

BANK LOCKER REPORT

- USAGE
- STORAGE
- LIMITATIONS
- DRAWBACKS
- SOLUTIONS
- ADVANTAGES



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Introduction

Bank lockers are primarily used by many bank customers to store valuable items like jewellery and documents.

Lockers give safety from theft / burglary / fire and gives peace of mind to users.

Most banks have these lockers and charge rent based on size of the locker. The lockers are mostly classified as **A, B, C, D, E, F, G, H**.

Each of these is different size. Smallest one is classified as A and is most common because this has least rent. 80 to 90 % are small A size.



The aim of this project is to find solutions to large number of vacant lockers in banks mainly in lower and upper rows because of difficulty in usage. Also to provide convenience in using these lockers.

Huge rental revenue is lost because of this and aim is to bring vacant locker situation to zero which will substantially increase banks revenue.

Usage

All size of bank lockers are of same depth about 50 cm. The Width and Height varies with the locker type A, B, C, D, E, F, G, H.

Once the locker is opened, the most convenient position is same height as your arm height for any locker above or below the user arm height, it becomes difficult to use.



To use locker fully and optimally, the hand of user must reach till the end of locker. If not , then this can be big limitation which is discussed later in Drawbacks.

Limitations and Drawbacks

3(a) USAGE ON LOWER ROWS.

Can the User comfortably and FULLY use the locker for lower rows ?

NO

It becomes extremely uncomfortable to use lower row lockers. One has to bend down or be on knees or sit down. Even in these 3 positions, it is unlikely that the user arm reaches till end locker.



VERY UNCOMFORTABLE

3(b) USAGE ON HIGHER ROWS.

Can the user comfortably use the locker located at higher row?

NO

This is also very uncomfortable. Many banks have 2-3 step (see photo) kept to use. Even with this, it is very uncomfortable to FULLY use. Using these steps is very unsafe for senior citizens. Possibility of falling is there.



She is 90 year old & can she ever climb these steps?

No-Unsafe



Steps provided to reach higher row Unsafe for senior citizens.

3(c) ACCESSIBILITY

As written in USAGE, the depth of locker is around 50 cm. If the arm length of person is less because of his less height, he/she will not be able to reach till end of locker. Here if some item gets pushed till back and becomes beyond reach of user, what does he do to retrieve the item ?

It may be noted that average height of India women is 5 feet and arm length of 5 feet high person is less than 50 cm. He/ she will not be able to reach locker end and above situation will arise.



3(d) MULTIPLE ITEMS USAGE & SELECTION.

Multiple items are stored in locker and the user wants to take out one.

It can be a nightmare because the user has to take out all items one by one till the desired item comes out.

On talking to various users, it was found that lower rows locker user keeps all items one by one on ground, picks one wanted and then keep back.

This is **very stressful** as the user when leaving is looking around very very carefully if any small item is left on ground.



VERY STRESSFUL



**Current usage -
Keep on table or ground
Forgetting possibility created.**

**MIDDLE AGE, SENIOR CITIZENS AND OLD AGE
USERS CAN NOT USE THE LOWER OR HIGHER
ROW LOCKERS.**

3(e) STORAGE

Current usage has limitations that very less space of the entire volume of locker is useable.



LIMITED STORAGE

Solution

We have a very unique solution which SOLVES ALL THE ABOVE LIMITATIONS :-

LOCKER DRAWER

MAKES ANY POSTION LOCKER USE BY ANY AGE GROUP USER VERY CONVENIENT.



LOCKER EASE OF USE BY OUR DRAWER



Advantages

To Customer

- a. The operation of locker in any row / position becomes very comfortable.
- b. BIGGEST ADVANTAGE – STRESS FREE USAGE.
- c. Nothing will be lost or forgotten.
- d. Selection becomes very easy and comfortable.
- e. Any age group can conveniently use especially the senior old citizens.
- f. Entire volume space of locker can be used to keep items. Currently only part of space can be used.
- g. Very easy to locate items.

To Bank

- a. Offering very user friendly item for convenience of locker use.
- b. All vacant lockers in lower & higher rows can be given on rent thereby increasing revenue and profit without any investment. This figure can be very high and every year.
- c. Making customer very happy on locker usage which will increase customer base and banks reputation of being very user friendly.
- d. Ensuring that no item of customer gets forgotten in the locker.
- e. Giving facility to customer for large storage.
- f. Enabling small height persons having smaller arm length also to fully use locker in any row.
- g. Up to 40% discount is offered for last bottom rows. This discount can be removed or reduced.

STRESS FREE USAGE

It has been noticed after talking to numerous users that if your locker has say many items and the user needs to take out one of them. What does he do ?

Remove all items, keep them on ground if lower row is being used or on a table (if available) if on higher row, take out desired item and keep them back.

THIS IS WHERE STRESS STARTS.

Has all the items been kept back ? The user will look around many times to see if any small expensive item has been left behind ?

Also even if locker is closed , stress remains and user mind keeps thinking with stress whether all items have been kept back.

THIS IS WHEN THERE IS NO STRESS

OUR UNIQUE LOCKER DRAWER REMOVES ALL THE ABOVE
STRESS.

JUST PULL OUT DRAWER , TAKE OUT WHAT IS NEEDED AND
PUSH DRAWER BACK. 10 SECOND STRESS FREE OPERATION
BECAUSE EXCEPT OF DESIRED ITEM , NO OTHER ITEM IS TAKEN
OUT.SO NOTHING CAN BE LEFT OUT

VACANT LOCKERS LOSSES TO BANK

This is actual data taken from website of one bank. Name is not being shown for Privacy.

- 1.Data taken in 1,2,3 and 4 is as in website
2. Locker Vacant Report as on 31.01.2024.

| Size (1) | Sum of TOTAL(2) | Type wise Locker Total | % of total | Sum of OCCUPIED(3) | Sum of VACANT(4) | locker rent-annual | Vacant locker loss to bank |
|-------------|-----------------|------------------------|------------|--------------------|------------------|--------------------|----------------------------|
| 2A | 12 | | | 0 | 12 | 1500 | 18000 |
| 4A | 6 | | | 0 | 6 | 1500 | 9000 |
| A | 549770 | | | 453554 | 96216 | 1500 | 144324000 |
| A1 | 205532 | | | 164937 | 40595 | 1500 | 60892500 |
| A2 | 746 | 756066 | A=62.47 | 302 | 444 | 1500 | 666000 |
| B | 52932 | | | 43268 | 9664 | 1500 | 14496000 |
| B1 | 89324 | | | 76608 | 12716 | 1500 | 19074000 |
| B2 | 389 | 142645 | B=11.79 | 113 | 276 | 1500 | 414000 |
| C | 27998 | | | 24777 | 3221 | 2750 | 8857750 |
| C1 | 329 | | | 226 | 103 | 2750 | 283250 |
| C2 | 46466 | 74793 | C=6.18 | 42750 | 3716 | 2750 | 10219000 |
| D | 48247 | | | 42689 | 5558 | 2750 | 15284500 |
| D1 | 104 | | | 94 | 10 | 2750 | 27500 |
| D2 | 50366 | | | 44610 | 5756 | 2750 | 15829000 |
| D3 | 9840 | 108557 | D=8.97 | 8160 | 1680 | 2750 | 4620000 |
| E | 2442 | | | 1931 | 511 | 3200 | 1635200 |
| E1 | 29633 | | | 26975 | 2658 | 3200 | 8505600 |
| E2 | 27 | 32102 | E=2.65 | 19 | 8 | 3200 | 25600 |
| F | 9561 | 9561 | F=0.79 | 8666 | 895 | 4500 | 4027500 |
| G | 2174 | | | 1985 | 189 | 4500 | 850500 |
| G1 | 19940 | | | 19109 | 831 | 4500 | 3739500 |
| G2 | 11036 | | | 9926 | 1110 | 4500 | 4995000 |
| G3 | 11694 | | | 10220 | 1474 | 4500 | 6633000 |
| G4 | 5923 | | | 5576 | 347 | 4500 | 1561500 |
| G5 | 2925 | 53692 | G=4.44 | 2685 | 240 | 4500 | 1080000 |
| H | 2074 | | | 1833 | 241 | 4700 | 1132700 |
| H1 | 3149 | | | 2907 | 242 | 3200 | 774400 |
| H2 | 2593 | | | 2457 | 136 | 3200 | 435200 |
| H3 | 5193 | | | 4795 | 398 | 3200 | 1273600 |
| H4 | 953 | | | 887 | 66 | 3200 | 211200 |
| H5 | 4989 | 18951 | H=1.56 | 4773 | 216 | 3200 | 691200 |
| L | 1413 | | | 1267 | 146 | 6500 | 949000 |
| L1 | 310 | | | 287 | 23 | 6500 | 149500 |
| L2 | 2134 | | | 1966 | 168 | 6500 | 1092000 |
| L3 | 6479 | | | 5789 | 690 | 6500 | 4485000 |
| L4 | 3505 | 13841 | L=1.14 | 3155 | 350 | 6500 | 2275000 |
| Grand Total | 1210208 | | | 1019296 | 190912 | | 34,10,00,000₹ |

VACANT LOCKER RENTAL ANNUAL LOSS:- 34,10,00,000₹/-

Can locker user with current set up conveniently operate lower or higher row lockers ?

Ans. NO.

But with our drawer locker ,

Answer is YES.

Most bank lockers are used by mid aged females to keep jewellery. They can never bend or sit for lower row or climb up any step for higher row locker. This is no problem if our unique drawer is used. See 90 year old operating both lowest and highest row locker very conveniently.

MULTIPLE ITEMS STORED AND NEED TO TAKE OUT ONE – NIGHTMARE

If you have multiple items stores in locker and wish to take out one of them, it is extremely difficult and unsafe in current setup. However with our unique drawer, it becomes very easy, safe and comfortable. Just pull out drawer, take out desired item and push back the drawer.



CAN BE VERY BIG PROBLEM FOR SHORT HEIGHT PERSONS WHOSE ARM DON'T REACH END OF LOCKER

If you are short height person and your arm does not reach end of locker and if any item gets pushed to beyond your reach, what do you do ? Nightmare to take that item out - it's beyond your reach. However with our unique locker drawer this can never happen.

OFFERS VERY LARGE STORAGE

Currently when a customer stores his items in locker , he is primarily utilizing the base area of locker.

However with our drawer , the storage utilization is the entire VOLUME of locker which is many times of area.



Conclusion

The cost of small locker is around Rs. 500/- which is very easily affordable and sellable for the conveniences it is providing. If even 60 % Lockers users can be convinced to take this, will be huge profit increase to bank.

With zero investment, if this project is done professionally, it is win win situation for

- the bank with increased profit and customer satisfaction
- the locker user as for very low cost , massive convenience and safety is provided.

Photo Gallery





usage by 90 year old Mrs. Raksha Vedi.



Comments “This is so comfortable, Bank must give to all”



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